



PATENT APPLICATION

Serial No. 09/782,756

Docket No. 11129.2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)
	Stevan P. Vasic)
Serial No.:	09/782,756) Art Unit
) 3627
Filed:	February 13, 2001)
)
For:	METHOD OF PAYROLL ACCESS)
)
Examiner:	Alexander Kalinowski)

AFFIDAVIT UNDER 37 C.F.R. §1.131

I, Stevan P. Vasic, herby declare:

1. That I am the inventor of the subject matter in the above-identified patent application and that the invention was reduced to practice prior to August 30, 1999, the priority date of U.S. Patent No. 6,397,196 to Kravetz, et al, as cited by the Examiner in the Office Action dated August 23, 2005.

2. That Exhibit A attached hereto is a true and correct copy of notes that I prepared on or about March 1, 1997 showing an embodiment of my invention related to a system and method for providing payroll access.

3. That Exhibit B attached hereto is a true and correct copy of an agreement executed by me and a potential business partner to whom I disclosed in July 1997 my invention related to a system and method for providing payroll access.

FEB. 16. 2006 3:59PM

KIRTON & MCCONKIE

NO. 977 P. 3/3

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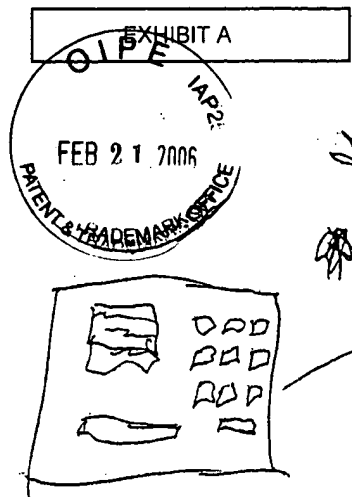
4. That all statements made of my knowledge are true and all statements made on information and belief are believed to be true; and, further, that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

DATED this 16th day of February, 2006


Stevan P. Vasic, Declarant

3-1-97 VISIT Credit ADVANCE
Direct 'UNPOSE' INTERNET
ISSUE Payroll advance CARD
ATM CARDS TO EMPLOYEES

1. ATM Payroll ADVANCE CARD
(Payroll ADVANCE ATM CARD)
Employee



*ATM pay check
PAYROLL CARD
ADVANCED money \$
\$(TO BE DEDUCTED OUT OF NEXT CHECK)
+ PLUS A FEE

(Every ATM machine IN THE world becomes A STORE FRONT FOR PAYROLL ADVANCE. VISITORS ATM LIMIT CO.

BANK (pulls account)

ISSUES CARD
PAYROLL ADVANCE COMPANY

PULLS FUNDS FROM PAYROLL ADVANCE ACCT.
SENDS INFORMATION TO PAYROLL ADVANCE CO.

GETS INFO FROM BANK AND ADVANCE MADE & AMOUNTS FORWARDED INFO TO PAYROLL PROCESS CO. (or Employer) + PLUS FEES

PAYROLL PROCESS CO. & OR EMPLOYER

DEDUCTS ADVANCE PLUS FEES FROM PAYCHECK send \$ TO BANK PAYROLL ADVANCE CO

SEND BACK TO PAYROLL PROCESS CO FEE FOR TRANSACTION

BEST AVAILABLE COPY

EXHIBIT B

NON-COMPETE NON DISCLOSURE AGREEMENT

1. Whereas the undersigned parties agree not to disclose and or not compete in the business idea disclosed by Stevan Vasic.
2. The Non-Compete Non -Disclosure Agreement shall remain in effect for a period of 5 years.
3. The Non-Compete Non -Disclosure Agreement shall be effective for the entire United States.
4. The Business Idea will be described in the blank space below upon the signing of this agreement by all parties.
5. The Business Idea is PAYROLL ACCESS PAYROLL ADVICE

ATM CARD ETC.


Mike VanLeeuwen

7-10-97
Date


Craig VanLeeuwen

7-10-97
Date


Stevan Vasic

7-10-97
Date